



City of Champaign Employee Benefit Summary

PLUMBERS AND PIPEFITTERS

HEALTH INSURANCE

The City of Champaign pays up to \$606 of the employee (single) health insurance premium. Premiums for single employee coverage in excess of \$606 per month are shared by the employee and the City. The City pays 50 percent of the premium for dependent(s) for regular full-time employees. Premiums may be made on a pre-tax basis, through the City's Section 125 plan. Health insurance coverage begins on the date of hire. The employee cost-share percentage for single employee coverage is as follows:

2016-17 Employee Contribution

Adjusted Gross Income	Employee Pays (per month)
< \$50,000	\$1.80
\$50,000 - \$100,000	\$2.40
> \$100,000	\$3.60

The City offers a Health Alliance HMO plan anchored by Carle Clinic, Carle Hospital, Presence Covenant Hospital and Christie Clinic.

Health Insurance Premiums

Type of Coverage	City Pays (per month)	Employee Pays (per month)
Employee Only	\$606 + City share of premium above \$606	Percentage of premium above \$606 based on above tier structure
Spouse	\$418	\$418
Children (one or more)	\$261	\$261
Family (spouse and children)	\$450	\$450

DENTAL AND VISION INSURANCE

Employees may purchase dental and/or vision insurance through payroll deduction. Employees pay 100 percent of the monthly premium for this coverage. Premiums for dental and vision insurance may be made on a pre-tax basis, through the City's Section 125 plan. Dental and vision insurance begins after waiting for one complete calendar month (e.g., if hire date is in the month of January, coverage begins on March 1st).

The dental plan has two options: MetLife Dental Low Plan and MetLife Dental High Plan.

Dental Premiums

Type of Coverage	Low Monthly Premium	High Monthly Premium
Employee Only	\$20.39	\$ 35.62
Employee/Spouse	\$40.78	\$ 71.22
Employee/Children	\$47.71	\$ 82.18
Family	\$76.14	\$131.54



Vision insurance is provided by Vision Services Plan (VSP).

Vision Premiums

Type of Coverage	Monthly Premium
Employee Only	\$10.38
Employee/One Dependent	\$15.05
Family	\$26.99

LIFE INSURANCE

The City provides a \$17,000 term life insurance policy through The Hartford. Premiums are paid by the City. Employees may elect to purchase voluntary supplemental life insurance for themselves up to 5x their annual salary or \$500,000 (whichever is lower), through payroll deduction. Employees may also purchase term life for their spouses/dependents.

- Employee voluntary supplemental life insurance coverage can be purchased in \$10,000 increments and the price is calculated based on the employee's age.
- Employees may purchase voluntary supplemental life insurance for their spouses up to 1/2 the amount purchased for themselves in \$5,000 increments. Cost is calculated based on the employee's age.
- Employees may purchase voluntary supplemental life insurance for their dependent children in the amount of \$10,000 for any/all eligible children.
- Employees may purchase Basic Life Insurance for their spouse and eligible dependent children.
 - Option #1: \$3.60/month for \$10,000 for spouse and \$5,000 for any/all eligible children.
 - Option #2: \$1.80/month for \$5,000 for spouse and \$2,000 for any/all eligible children.

SICK LEAVE

Employees accrue sick leave at the rate of 3.69 hours per pay period (approximately 1 day per month) subject to labor contract provisions.

VACATION

Vacation accrual rates are based on years of service. Employees are eligible to take vacation after six months of employment. Vacation accrual rates and maximum accumulations are:

YEARS OF SERVICE	BIWEEKLY ACCRUAL	MAX ACCUMULATION
Through the 4th year	3.69 hours/12 days	200 hours/25 days
Beginning 5th year	4.15 hours/13.5 days	220 hours/27.5 days
Beginning 6th year	4.62 hours/15 days	240 hours/30 days
Beginning 7th year	5.08 hours/16.5 days	260 hours/32.5 days
Beginning 8th year	5.54 hours/18 days	280 hours/35 days
Beginning 12th year	6.00 hours/19.5 days	300 hours/37.5 days
Beginning 15th year	6.15 hours/20 days	310 hours/38.75 days
Beginning 20th year	6.77 hours/22 days	330 hours/41.25 days
Beginning 25th year	7.69 hours/23 days	400 hours/50 days



PERSONAL LEAVE

At the beginning of each fiscal year, employees are credited with three personal days (24 hours). Personal leave may not be accumulated and carried over into the next fiscal year (July 1st). Personal leave during the first year of employment varies based on the date of employment.

Date Of Hire	Personal Leave Credits
7/1 - 10/31	24 hours
11/1 - 2/29	16 hours
3/1 - 6/30	8 hours

HOLIDAYS*New Years Day**Martin Luther King, Jr.'s Birthday**Memorial Day**Independence Day**Labor Day**Veterans Day**Thanksgiving Day**Friday After Thanksgiving**Christmas Eve**Christmas Day*

Employees may be required to work on holiday(s). Those employees receive additional compensation or time off.

PENSION

Illinois state law requires that eligible municipal employees be covered by the Illinois Municipal Retirement Fund (IMRF). Employee contributions to IMRF are 4.5 percent of salary and are tax-deferred. Additional contributions are paid by the City; in 2015 the amount is 11.52 percent of salary. In addition, IMRF members are covered by Social Security (FICA). Additional information can be obtained by contacting IMRF at 1-800-ASK-IMRF.

LONGEVITY PAY

Employees receive longevity pay based upon their years of continuous employment with the City. Longevity pay is an addition to the employees' base wage rate, as follows:

YEARS OF SERVICE	LONGEVITY RATE
5 years	2.5%
10 years	5.0%
15 years	7.5%
20 years	10.0%

CREDIT UNION

Employees may join the Champaign Municipal Employees Credit Union. Payroll deduction for savings and credit union loan payments are available as well as a deduction for a savings bond program and Christmas Club. Additional information can be obtained by contacting the Credit Union directly.

- ◆ Champaign Municipal Employee Credit Union
510 W. Park, Suite F
Champaign, IL 61821
(217-359-7025)

DEFERRED COMPENSATION PLAN

The City of Champaign offers employees the opportunity to participate in a tax-deferred annuity plan of the International City Management Association Retirement Corporation (ICMA-RC) through payroll deduction. This is an optional plan with no City contributions. More information may be obtained by contacting the City's account representative, Kyle Holtzen (kholtzen@icmarc.org) or Client Services (1-800-669-7400).



RESIDENCY INCENTIVE REIMBURSEMENT

The City offers a Residency Incentive Reimbursement of \$2,500 to employees who establish residency or relocate within the City of Champaign. Additional information can be obtained by contacting the Human Resources Department.

UNION DUES

The Plumbers union establishes the regularly monthly dues and Fair Share fee rates. Employees in Plumbers positions must choose either full dues or Fair Share fees, and the respective dues or fees are collected by the City through payroll deduction on behalf of the union. The 2015 rates are: Full Share Union Dues = \$20.00 and Fair Share Fee = \$15.00.